Year (January to December)	Total No. of Applications received
2202	184
2003	399
2004	409

The applications are considered by the National Committee for Promotion of Social & Economic Welfare in its Business Meeting which is generally held at an interval of one and half to two months.

(c) Yes.

(d) The reasons are that no Business Meeting of the National Committee was held after 21st April, 2004 as the tenure of the previous National Committee had expired on 21st May, 2004 and the present National Committee has been constituted only on 9th November, 2004 and its first Business Meeting was held on 9th December, 2004.

(e) In order to speed up the clearance of pending proposals, the present National Committee is now taking up about 85 cases per sitting which is more than twice the number of cases considered earlier in one sitting.

Disbursement of agricultural credit

3448. SHRIMATI JAYA BACHCHAN: Will the Minister of FINANCE be pleased to state:

(a) what has been the performance of the Nationalized Bank regarding disbursement of agricultural credit in the last two financial years and so far during the current year; and

(b) whether the disbursement was below 40 percent norm and if so, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) The Public Sector Banks (PSBs) have been implementing Special Agricultural Credit Plans (SACP) since 1994-95 with self-set targets for disbursement to agriculture during a year. The targets are fixed by banks showing an increase of 20 to 25% over the previous year's disbursements. The disbursements made by PSBs under SACP during the year 2002-03, 2003-04 and 2004-05 (up to September, 2004) are given below:—

(Rs. in crore)

Year	Disbursements
2002-03	33921.05
2003-04	42210.77
2004-05 (up to September, 2004)	31011.50

However, the outstanding advances to agriculture sector by PSBs and Private Sector Banks indicating percentage to Net Bank Credit (NBC) for the years 2002-03, 2003-04 and 2004-05 (upto September, 2004) are as under:-

As on the last reporting Friday of	March 2003	March 2004 (Provisional)	September, 2004 (Provisional)
Public Sector Banks*	70501.73 (14.53%)	86187 (15.4%)	93560 (15.34%)
Private Sector Banks*	9924.19 (11.95%)	17652 (12.31%)	12722 (9.91%)

* Indirect agriculture is reckoned only upto 4.5% of NBC.

(b) Consequent to the announcement made in the Mid-term Review of the Credit Policy of the Reserve Bank of India for the year 2004-05, the domestic banks have been advised to make efforts to increase their disbursements to small and marginal farmers to 40 per cent of their direct advances under SACP by March, 2007. Thus the question of achieving 40% norm does not arise at this stage.

Charging of higher rate of interest from SSI sector

†3449. SHRI SURENDRA LATH:
SHRI KRIPAL PARMAR:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a relatively higher rate of interest is being charged by the commercial banks from the small scale industry sector while disbursing them loans as compared to the big industries;

(b) if so, the reasons therefor;

†Original notice of the question was received in Hindi.